

GetWise Stage 2 Teacher Resources

Teacher's guide and additional classroom activities for
Year 3 and Year 4 students.

Introduction

Welcome to the ASB GetWise Primary Teacher Resource Pack.

The ASB GetWise programme is dedicated to the development of financial literacy skills of New Zealand children. It aims to engage students in an interactive and fun learning environment while equipping them with essential money management skills. This is primarily achieved through the delivery of engaging and educational facilitated workshops with reinforcement by teachers either before or after an ASB GetWise visit. Together, our workshops and teacher reinforcement help create an ongoing, meaningful, and behaviour-changing experience.

This pack is tailored primarily to the learning needs of Year 3 and Year 4 students. This pack's activities are intended to build upon and reinforce the key learning outcomes introduced by our programme.

These activities come in a wide variety of formats including:

- Worksheets
- Teacher-led discussions
- Games
- Research assignments

In addition, most activities in this resource pack are constructed in a flexible format, allowing you to customise the way they are delivered and the time you spend on them.

All our Teacher Resource Packs have been developed by a leading panel of education experts with close reference to both the New Zealand Curriculum and the associated Financial Capability Progressions (a document developed by the Ministry of Education that details specific curriculum-based learning outcomes). Each activity contains the relevant links to these resources or you can find the full Financial Capability Progressions document here for your reference:

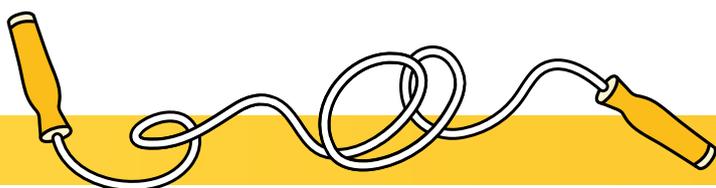
<https://nzcurriculum.tki.org.nz/Curriculum-resources/Financial-capability/Financial-capability-progressions>

Should you be interested in, or require more advanced material for your class, be sure to take a look at our Stage Three resources designed for Year 5 and 6 students.

Thank you for your participation in the ASB GetWise programme. With your help, we will equip the next generation with the life-changing capability to make sound financial decisions.

If you require any further information about our programme, please visit the ASB GetWise website:

<http://www.getwise.co.nz>



Stage 2 Summary

Key Learning

The aims of the Stage Two Teacher Resources are to:

Revise and reinforce the key concepts introduced in the Stage 2 workshop

Model the financial literate behaviours of:

- Distinguishing between needs and wants
- Banking
- Conducting a transaction
- Comparative shopping
- Saving
- Budgeting
- Recognising currency
- Identifying sources of income
- Keeping money safe

Explore opportunities to earn money or other rewards.

Understand the difference between goods and services.

Recognise the influence of advertising and peer pressure on consumer decisions.

Resource layout

In this document you will find:

Activities

These activities can be used either before or after the workshops and are intended to build upon and reinforce the key learning outcomes that are introduced by the GetWise programme.

Extension Activities

Optional exercises you can use to further enhance your class's financial literacy understanding.

Teaching Aides

Useful props to support financial literacy in your classroom.



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Activity 1:

Coinversion and Cash-Tastrophe!

| Curriculum Connection Financial Capability Progressions | Learning Outcome | Lesson Focus |
|---|---|---|
| <ul style="list-style-type: none"> • Capability: Manage money and income • Theme: Money | <ul style="list-style-type: none"> • Use coins and notes for simple transactions – give and receive change • Discuss the purpose of money, i.e. may be exchanged for items of equal value | <ul style="list-style-type: none"> • Prepare students with basic money recognition/counting practice |

Activity Details

Print copies of the worksheets (page 2 and 3) for the students

Teacher Checklist

Can students identify that different amounts of different coins can have an equivalent worth?

Can students add and subtract using money?



Activity 1: Coinversion Worksheet

Activity Instructions

Can you fill in the blanks by figuring out how many coins on the right hand side you'll need to make up the amount of money on the left hand side?

The first row has been filled out to show how the worksheet needs to be completed.

| | | | | |
|---|---|--------------------------------|---|---|
|  | = | <input type="text" value="5"/> | x |  |
|  | = | <input type="text"/> | x |  |
|  | = | <input type="text"/> | x |  |
|  | = | <input type="text"/> | x |  |
|  | = | <input type="text"/> | x |  |
|  | = | <input type="text"/> | x |  |



Activity 1: Cash-Tastrophe! Worksheet

Activity Instructions

When we give someone more money than something is worth they have to give us change.

For this activity the shopkeeper needs to give us change. You've given too much money to the shop keeper. Write down how much you should be given back.

The first row has been filled out to show how the worksheet needs to be completed.

| Money Given | Amount given | Cost of Item | Change Due |
|---|--------------|--------------|------------|
|  | \$5.00 | \$4.50 | 50 cents |
|  | | \$4.60 | |
|  | | \$6.50 | |
|  | | \$7.90 | |
|  | | \$5.10 | |



Activity 2:

Cash Clever Comparative Shopping

| Curriculum Connection Financial Capability Progressions | Learning Outcome | Lesson Focus |
|--|--|--|
| <ul style="list-style-type: none"> • Capability: Manage money and income • Theme: Spending | <ul style="list-style-type: none"> • Explore spending choices for a given amount of money and recognise that people’s spending choices differ, e.g. food, clothing • Discuss the concept of getting value for money when spending, e.g. when buying family groceries | <ul style="list-style-type: none"> • Understanding the benefits of shopping around before making a purchase |

Activity Details

Collect or ask the students to bring in a number of different supermarket or shopping brochures from home.

Students are given a number of brochures and then asked to find the cheapest place to buy various items.

Students are then to discuss the benefits of being able to compare the value of different items.

Extension:
Students find the most expensive and least expensive versions of various items. Using subtraction and addition they calculate how much they would save by shopping around.

Teacher Checklist

Do students understand the value of comparative shopping – what are the benefits for me?

Can they model comparative shopping behaviours?



Activity 3:

Cash Clever Comparative Shopping 2

| Curriculum Connection Financial Capability Progressions | Learning Outcome | Lesson Focus |
|--|---|--|
| <ul style="list-style-type: none"> • Capability: Manage money and income • Theme: Spending | <ul style="list-style-type: none"> • Discuss the concept of getting value for money when spending, e.g. when buying family groceries | <ul style="list-style-type: none"> • Comparing different prices |

Activity Details

Print multiple copies of the item props on page 6. Cut out each item and place them face-down around the classroom.

Divide students into teams.

One 'chooser' from each team races to find their designated item. When they have found what they believe to be the cheapest price, they bring it back to their team.

A new 'chooser' runs out and repeats until all three items are chosen. The team that is fastest and chooses the cheapest groceries wins.

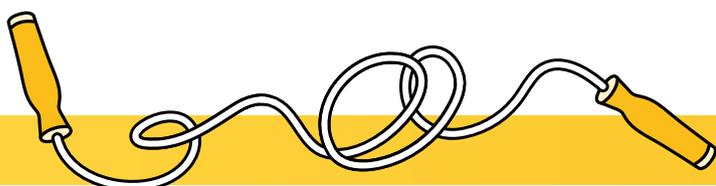
When the team believes they have the lowest value card for an item they shout out "Stop the wheels and look for good deals!"

The team that finds the cheapest items the fastest wins.

Teacher Checklist

Do students understand the value of comparative shopping – why should I spend more time looking around for the best price?

Can students model comparative shopping behaviours by finding the best price?



Activity 3: Item Props



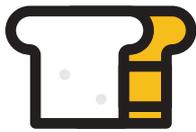
\$3.90



\$4.00



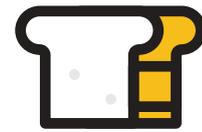
\$3.80



\$1.10



\$1.20



\$1.00



\$3.50



\$2.00



\$3.60



Activity 4:

Cash Clever About the Influence of Advertising

| Curriculum Connection Financial Capability Progressions | Learning Outcome | Lesson Focus |
|--|---|---|
| <ul style="list-style-type: none"> • Capability: Manage money and income • Theme: Spending | <ul style="list-style-type: none"> • Explore spending choices for a given amount of money and recognise that people's spending choices differ, e.g. food, clothing | <ul style="list-style-type: none"> • Being aware that advertisements can influence your purchasing decisions |

Activity Details

Students discuss the influence of advertising on their purchasing decisions and the ways that advertisements try to convince them to spend. Discussion points include:

- The use of endorsements by celebrities or other influential individuals (e.g. doctors and dentists)
- The 'bandwagon appeal' that claims that the product is used by lots of desirable people
- The use of association to tie products to certain desirable qualities (e.g. certain products make you 'cool')

Students discuss whether advertisements are a reliable source of information, and consider the overall aims of product advertisements.

Extension: Recognising Advertisements

Students go through magazines or newspapers and distinguish between advertisements and informative articles. Looking at different advertisements, students attempt to determine what product the advertisement is trying to sell.

Teacher Checklist

Can students recognise the influence of advertising on purchasing decisions by giving an example of it?

Can students recognise advertisements and understand what an advertisements purpose is?



Activity 5:

Different Families Have Different Needs

| Curriculum Connection Financial Capability Progressions & New Zealand Curriculum (NZC) | Learning Outcome | Lesson Focus |
|--|---|---|
| <ul style="list-style-type: none"> • Capability: Manage money and income • Theme: Budgeting and financial management • NZC Area: Social studies • NZC Strand: Understand how people make choices to meet their needs and wants | <ul style="list-style-type: none"> • Identify regular financial commitments individuals/whānau/groups have to make | <ul style="list-style-type: none"> • Distinguish between needs and wants in a variety of circumstances |

Activity Details

Lead a class discussion about the different needs that families might have (e.g. dietary requirements, transport options, the effects of family size) and the needs that families share (e.g. shelter, food and water).

Get students to brainstorm both shared and unique needs of families.

To prompt discussion, ask students to imagine the needs of a family that lives in Antarctica compared to a family that lives in the desert.

Teacher Checklist

Can students distinguish between wants and needs; and understand why this is an important distinction?

Can students prioritise spending decisions?

Do students recognise that different families have different needs?

Do students understand that families have to budget their expenditure and balance the wants and needs of everyone in the family?



Activity 6:

Cash Clever About Peer Pressure

| Curriculum Connection Financial Capability Progressions | Learning Outcome | Lesson Focus |
|--|--|--|
| <ul style="list-style-type: none"> • Capability: Manage money and income • Theme: Money, income and taxation | <ul style="list-style-type: none"> • Compare different ways of paying and receiving payment for goods and services, e.g. debit cards • Identify regular and irregular sources of income, e.g. wages, gifts, prizes | <ul style="list-style-type: none"> • Understand the impact peer pressure can have on purchasing decisions |

Teacher Checklist

Can students recognise that peer pressure can influence purchasing decisions?

Can students describe peer pressure situations in relation to money?

Can students develop strategies to deal with peer pressure?



Activity 6: Cash Clever About Peer Pressure

Activity Instructions

- A. Put a picture of two similar, but slightly different products on the board (for example, two different coloured products). Have students examine each picture. Sit students in a semi-circle on the floor and ask them to put their heads down and close their eyes. Now ask the children to put their hands out in front of them and put their thumbs up if they prefer the first product and their thumbs down if they prefer the second.

Silently count and record the number of students who prefer the first product, and the number who prefer the second. Say out loud 'Wow, nearly everyone chose the first product, it must be better.'

Then tell the class that in a second they're all going to open their eyes and see what everyone else decided to buy. Let them know that they have 5 seconds to change their mind if they need to.

Recount the number of students who preferred the first product, and see if any children changed their mind.

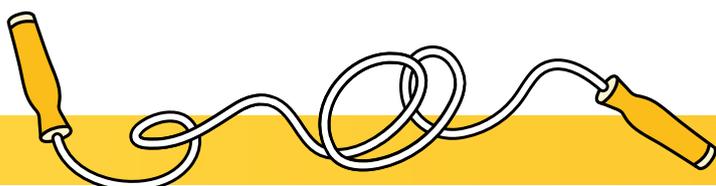
Use this activity to begin a discussion on peer pressure and its effect on consumer choices. Mention that many students changed their minds simply after hearing that other students had chosen a different product to them (if this is the case).

Discuss whether hearing about the preferences of other students made students feel influenced to change their own choice, and whether they felt even more pressure to change once they realised that the rest of the class would see what decision they had made.

- B. Discuss different ways that your friends can pressure you to make spending decisions. Include:
- By making you feel like you need a product to be cool
 - By making fun of you for having the wrong type of product
 - By withholding, or threatening to withhold, friendship if you don't have similar products to them
 - By making you feel stupid or inadequate for not having a product

Discuss ways that peer pressure can lead you to make bad purchasing decisions.

Discuss strategies of dealing with peer pressure.



Activity 7:

Chores Around the Home

| Curriculum Connection Financial Capability Progressions | Learning Outcome | Lesson Focus |
|---|---|--|
| <ul style="list-style-type: none"> • Capability: Manage money and income • Theme: Income and taxation | <ul style="list-style-type: none"> • Identify regular and irregular sources of income, e.g. earning money, gifts, prizes | <ul style="list-style-type: none"> • Consider appropriate ways to earn money at their age, such as extra chores |

Teacher Checklist

Can students explore opportunities to earn money or other rewards?

Can students recognise that money can be earned by doing chores or jobs?



Activity 7: Chores Around the Home

Activity Instructions

One of the easiest and most common ways that students earn money is by performing chores in and around the home. Encouraging students to perform chores develops and reinforces the concept that money doesn't grow on trees, but must be earned.

- A. Lead a discussion about chores that students can do for their parents that might earn them a little extra money. Students should consider that many jobs that family members do for each other are not (and should not be) done for money, but rather for love. When suggesting chores that students could do to earn money, students should think about extra jobs that they don't do already.

Explain that students should not expect to be paid for every job that they do, but if they want to earn more money can discuss doing a little something extra with their parents.

Ask students to list chores that they, or other family members do for love, rather than money. Examples may include:

- Parents cooking dinner for the family
- Students setting the table for dinner

Students should recognise that while these chores are not done for money, it is always nice to 'pay' for the chores with a 'Thank you'.

B. **For Homework**

Ask students to talk with their parents and see if they can come up with extra chores that they might be able to do to earn some extra money. Examples may include:

- Keeping their room tidy
- Caring for pets
- Folding and putting away laundry
- Helping with dinner
- Cleaning the bathroom

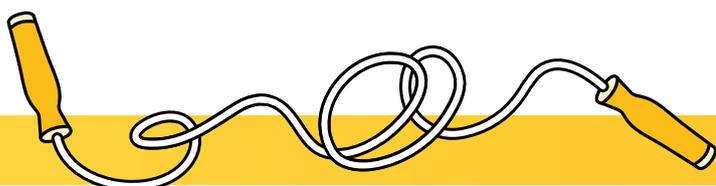
Extension Instructions

C. **Chore Chart Homework**

After talking with their parents, students complete a chore chart that lists the chores that they commit to doing at home. These chores can be done for love or for a little extra money. Students keep the chore chart at home and get parents to mark it every time a chore is done. Note: A template chore chart can be found on page 13.

D. **Acknowledgement Letter**

Students compose a letter that thanks a family member (or other caregiver) for some of the chores that they do out of love.



Activity 7: My Chore Chart

Name: _____

| CHORE | WEEK | MON | TUE | WED | THU | FRI | SAT | SUN |
|-------|------|-----|-----|-----|-----|-----|-----|-----|
| | 1 | | | | | | | |
| | 2 | | | | | | | |
| | 3 | | | | | | | |
| | 1 | | | | | | | |
| | 2 | | | | | | | |
| | 3 | | | | | | | |
| | 1 | | | | | | | |
| | 2 | | | | | | | |
| | 3 | | | | | | | |
| | 1 | | | | | | | |
| | 2 | | | | | | | |
| | 3 | | | | | | | |



Activity 8:

Creating a Cash Clever Classroom Currency

| Curriculum Connection Financial Capability Progressions & New Zealand Curriculum (NZC) | Learning Outcome | Lesson Focus |
|---|---|--|
| <ul style="list-style-type: none"> • Capability: Manage risk • Theme: Identifying and managing risk • NZC Area: Health • NZC Capability: Identity, sensitivity and respect • NZC Strand: Demonstrate respect through sharing and cooperation in groups | <ul style="list-style-type: none"> • Understand the different ways of keeping money safe | <ul style="list-style-type: none"> • Features of currency • A bank is a safe place to store money • If you open a bank account, you can store money in the bank and easily access it • Model features of using banks including: <ul style="list-style-type: none"> - Filling out deposit and withdrawal slips • Understand the benefits of saving |

Teacher Checklist

Can students discuss and decide on appropriate properties for their class currency that relate to their class situation?

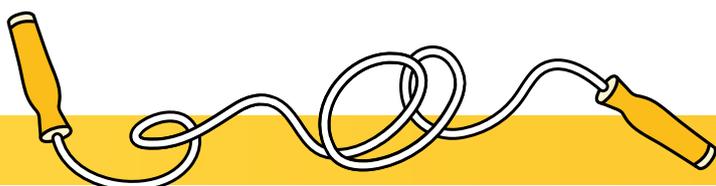
Can students explain why keeping money in a bank is better than in their pocket?

Do students make good decisions about the use of their money?

Can students describe the benefits of saving?

Are students actively using the class bank to save money for more beneficial rewards?

Do students understand that money can be exchanged for goods or services?



Activity 8: Creating a Cash Clever Classroom Currency

Activity Instructions

Students design a classroom currency that can be redeemed for small prizes or privileges. Before the currency is created, teachers lead a class discussion about the essential features of a currency, and what properties the class wants their currency to have.

Note: The features of the class currency will depend upon the intended use of the money. For example, if the currency is merely intended to be redeemed for privileges then the money need not come in different denominations, however if the currency is intended to be exchanged for different sized prizes then divisibility may be a required feature of the currency.

When creating the currency students should consider that:

- Money should be relatively durable
- Money should be distinctive and recognisable
- Money should be easy to transport and count
- Money should be divisible
- Money should be valuable – it can be exchanged for goods and services (or classroom privileges)
- Money should be universally accepted

Money is earned by students for good behaviour, completing homework and other achievements.

Students must also design distinctive notes and coins for the class currency and come up with a symbol for the currency (such as \$, £, ¥).

Students can create different units of currency (for example, dollars and cents), and discuss the benefits and disadvantages of using more than one monetary unit. Students can compare the ease of using a decimal system with other less easy currency formats (for example, a base 17 currency). They can also create different value notes and coins.

Extension Instructions

A. Class Democracy

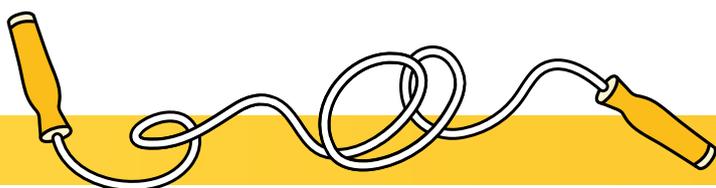
Students can each design a currency symbol, note and coin and the class can vote on which design they will use for their class currency.

B. Class Customisation

Many currencies contain images that represent aspects of a country (for example, New Zealand coins depict some native animals, and have an image of our sovereign leader on them.) Ask students to photograph or draw images that represent certain aspects of the classroom, classes or school (for example, textbooks, teachers or the front of the school). Students can vote on the images that they would most like to appear on the coins and notes.

C. A Class Bank

Students can be introduced to the concept of banking, with the teacher acting as a class bank. Students can deposit class currency that they have earned with their teacher, who keeps it safe. Students can exchange their money for small items prepared by the teacher e.g. pens or rulers. Teachers can create a bank accounting system that allow students to keep track of the amount of money they have saved, for example, a large poster that details how much each student has in their account or by distributing 'bank statements' weekly.



Activity 8: Creating a Cash Clever Classroom Currency

Note: A template bank statement can be found on page 18.

Students can discuss the benefits of storing their money in a bank including:

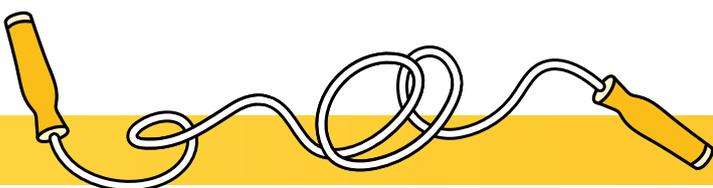
- It is easy to keep track of your money
- Banks keep your money safe

For more advanced classes, students may fill out a withdrawal slip to access money stored in the bank.

Note: a template withdrawal slip can be found on page 17.

D. **Saving**

Students can practise saving their class currency, and are given incentives to save. Small amounts of class currency can be redeemed for small prizes/privileges whereas if students save their money, they can redeem larger amounts for larger rewards. Or students can be directly rewarded for saving, for instance the student who has saved the most at the end of the term may earn an additional prize.



Activity 8: Withdrawal Slip Worksheet

Withdrawal Slip

Account holder's name: _____

Amount to withdraw: (\$) _____ Date: _____

Signature: _____ Withdrawal approved: _____

Withdrawal Slip

Account holder's name: _____

Amount to withdraw: (\$) _____ Date: _____

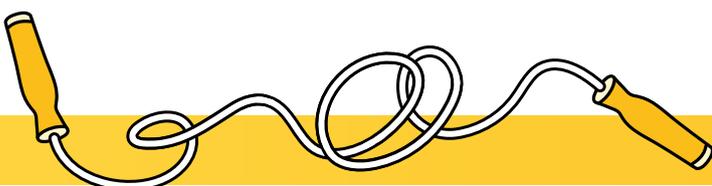
Signature: _____ Withdrawal approved: _____

Withdrawal Slip

Account holder's name: _____

Amount to withdraw: (\$) _____ Date: _____

Signature: _____ Withdrawal approved: _____



Activity 8: Bank Statement Worksheet

Bank Statement

Account holder's name: _____

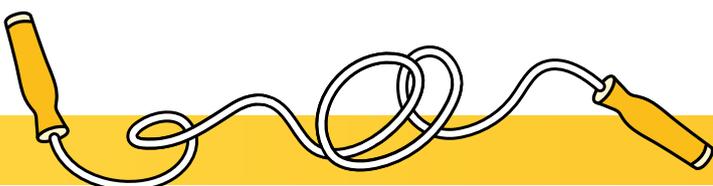
Total deposited: (\$) _____

Total withdrawn: (\$) _____

Opening account total: (\$) _____

Closing account total: (\$) _____

| Date | Transaction | Credit | Debit |
|---------------|-------------|--------|-------|
| | | | |
| <p>Total:</p> | | | |



Activity 9:

A Cash Clever Class Economy

| Curriculum Connection Financial Capability Progressions | Learning Outcome | Lesson Focus |
|---|---|--|
| <ul style="list-style-type: none"> • Capability: Manage money and income • Theme: Income and taxation | <ul style="list-style-type: none"> • Identify regular and irregular sources of income, e.g. wages, gifts, prizes | <ul style="list-style-type: none"> • Understand that money may be exchanged for goods or services. • Earning money |

Teacher Checklist

Do students understand that jobs are how most people earn money and that there are many different types of jobs?

Can students give an example of different jobs earning different salaries?

Do students understand that money can be spent on goods and/or services?

Can students explore and describe creative ways to earn money?



Activity 9: A Cash Clever Class Economy

Activity Instructions

Note: This activity can be used in conjunction with Activity 8 – Creating a Cash Clever Classroom Currency.

Students create their own classroom economy where they can practice earning and spending money. Students elect a role (job) in the classroom that requires them to complete tasks (chores) regularly to earn an income. These jobs can be created by the students or determined by the teacher. Examples of jobs may be:

- Classroom Janitors – keep the room clean & tidy at the end of each day.
- Bankers – make the currency (may be paper coins & notes). Create money boxes for students who decide to save. Each child approaches the bankers to deposit their pay and get a balance.
- Tuck-shop monitors – collect student's orders for the tuck shop daily.

Classroom Posties – run messages for the teacher when necessary.

Once earned, the currency can be redeemed for items of value, giving the students an opportunity to make a spending or saving decision.

Extension Activity

A. Chores Chart

Students can construct a classroom chore chart that allows them to keep track of the individual jobs that they have to perform. Students can tick off chores that they have completed and in doing so keep track of the money that they have earned.

Note: a template chore chart can be found on page 23. In the left column of the chart, students paste or draw images of chores they commit to doing in the classroom. Each day they tick off completed chores. The table can be adjusted for different numbers of chores.

B. Class Stores

Students can set up stores/businesses within the classroom and sell goods and services in exchange for class currency that they can then exchange for other goods and services, or for teacher privileges and rewards. This activity can stretch over a term or a single afternoon. Students can make products for their stores to sell, or offer services to other students. Students can practice conducting transactions, giving change and negotiating prices for their products. Students can discuss aspects of a successful business including:

- Providing a product that others will spend money on
- Selling goods for more than you pay for them
- Selling goods at a price that others are willing to pay

C. Payslips

Students can be given weekly payslips to keep track of their income. Note: a template payslip can be found on page 21. Each student's earnings can also be plotted on a graph to demonstrate the cumulative effects of income.

D. Income Differences

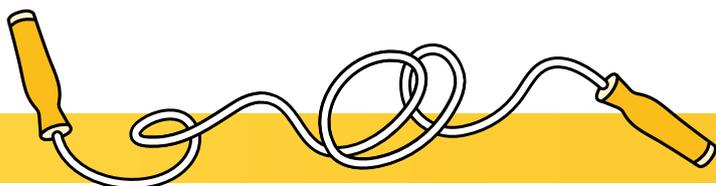
Students can discuss whether different jobs should earn different incomes. Students should consider whether effort, time and relative difficulty of tasks should be taken into account when determining how much they are paid.

E. Skilled Employment

Students can discuss what skills should be taken into account when choosing which job each person should do.

F. Goods and Services

Students discuss whether their jobs are goods or services. Students brainstorm examples of goods and services.



Activity 9: Payslips Worksheet

Payslip

Worker's name: _____

Job title: _____

Amount earned (\$): _____

Payslip

Worker's name: _____

Job title: _____

Amount earned (\$): _____

Payslip

Worker's name: _____

Job title: _____

Amount earned (\$): _____



Activity 9: My Chore Chart

Name: _____

| CHORES | WEEK | MON | TUE | WED | THU | FRI |
|--------|------|-----|-----|-----|-----|-----|
| | 1 | | | | | |
| | 2 | | | | | |
| | 3 | | | | | |
| | 1 | | | | | |
| | 2 | | | | | |
| | 3 | | | | | |
| | 1 | | | | | |
| | 2 | | | | | |
| | 3 | | | | | |
| | 1 | | | | | |
| | 2 | | | | | |
| | 3 | | | | | |



Activity 10:

Cash Clever Family Shopping Trip

| Curriculum Connection Financial Capability Progressions | Learning Outcome | Lesson Focus |
|--|---|--|
| <ul style="list-style-type: none"> • Capability: Manage money and income • Theme: Budgeting, financial management and spending | <ul style="list-style-type: none"> • Use simple money management tools to monitor a given budget, e.g. a spreadsheet • Compare spending choices and priorities of individuals/whānau in relation to age, circumstance | <ul style="list-style-type: none"> • Saving money by shopping around for the best price |

Teacher Checklist

Can students understand that families have to budget their expenditure and balance the wants and needs of everyone in the family?

Can students distinguish between wants and needs and understand how this could save money?

Can students show prioritising of spending decisions?

Can students construct a simple budget in a group?

Can students describe the benefits/value of comparative shopping?



Activity 10: Cash Clever Family Shopping Trip

Activity Instructions

In small groups, students must do a family grocery shop while keeping to a budget. Give each group shopping catalogues and ask them to plan a shopping list for their family for a period of time (the longer the time, the harder the activity).

The budget provided should be enough for them to buy some wants as well as needs. Multiple catalogues allow students to practice comparative shopping. Don't forget to encourage the students to "Stop the wheels and look for good deals!"

A. Students Should Discuss

- Whether they should buy specific brands, or shop at specific shops to get the cheapest prices?
- What are the needs of their family groups?
- Where they should shop to get the cheapest prices (may be several stores)?
- Whether they should spend all their money on their wants now, or if they should save money for something that they might want in the future, or for unforeseen expenses?

B. Family Shopping and Comparative Shopping

Have students calculate how much it would cost for them to do the same shop without comparative shopping (using just one catalogue). Emphasise that 'shopping around' is a good way to save money or get more things that you want.

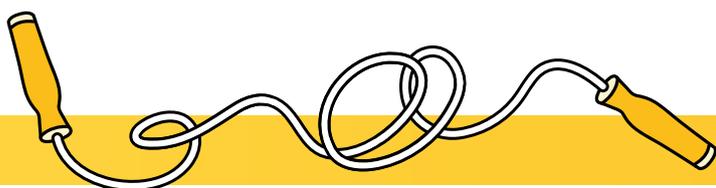
C. Family Shopping and Saving

Each family group is given the goal of saving \$100. Get each family to go over their shopping list and find places they can save money. Discuss various saving strategies with each student including:

- Spending less on wants
- Comparative shopping
- Buying generic brands

Each group then calculates how much they can realistically save each shopping trip.

Calculate how long it will take to reach their savings goal.



Extension Activities

Activity 11: Riches Riddle Worksheet

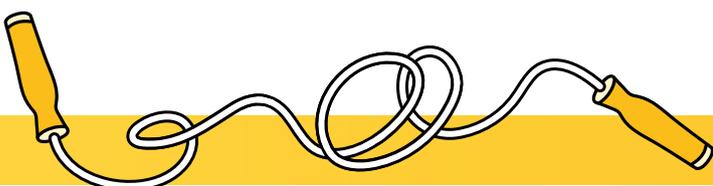
Activity Instructions

Help P.T. figure out the secret message by solving the problems below. Each empty box corresponds to an answer. Write the letter from each correct answer at the bottom of the page.

| | | |
|-------------------------------|-------------------------------|-------------------------------|
| D $\$5.50 - \2.20 | H $\$7.30 - \1.80 | A $\$100 \div \10 |
| O $\$3.30 - \1.60 | S $\$2.20 - \0.80 | P $\$3.00 + \7.80 |
| U $\$4.50 + \0.70 | R $\$4 \times \3 | N $\$8.20 - \2.70 |

What's one great way to save money?

| | | | | | | | | | |
|--------|--------|--------|---------|---------|---------|--------|--------|--------|--------|
| \$1.40 | \$9.10 | \$1.70 | \$10.80 | \$10.00 | \$12.00 | \$1.70 | \$5.20 | \$5.50 | \$3.30 |
| | | | | | | | | | |

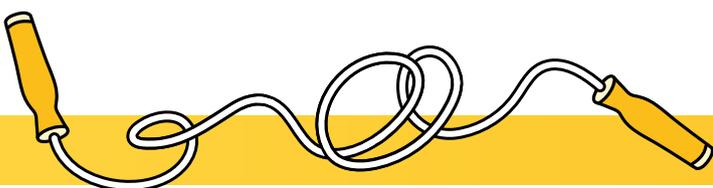


Activity 12: Needs and Wants Worksheet

Activity Instructions

P.T. is worried about spending too much money at the shops. Help him by going through his shopping list and circling items that are needs, and crossing out items that are wants.

| | |
|---|--|
|  <p>Bread</p> |  <p>Whistle</p> |
|  <p>Skipping Rope</p> |  <p>Water</p> |
|  <p>Dinner Ingredients</p> |  <p>Soap</p> |
|  <p>Clothes</p> |  <p>Video Game</p> |



Activity 13: Word Scramble Worksheet

Activity Instructions

P.T. has run out of money for his Money Games! Unscramble these words for some ideas about where he could earn some more money.

1. ekam eth dbe: _____.

2. od het seidhs: _____.

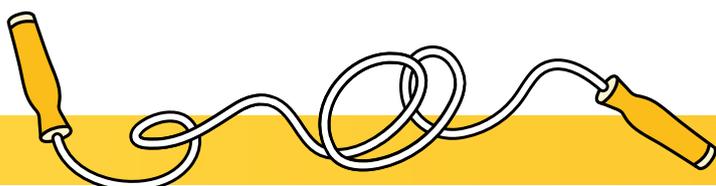
3. wlak teh dgo: _____.

4. aregag slae: _____.

5. lofd het shanigw: _____

_____.

6. efed eth tac: _____.

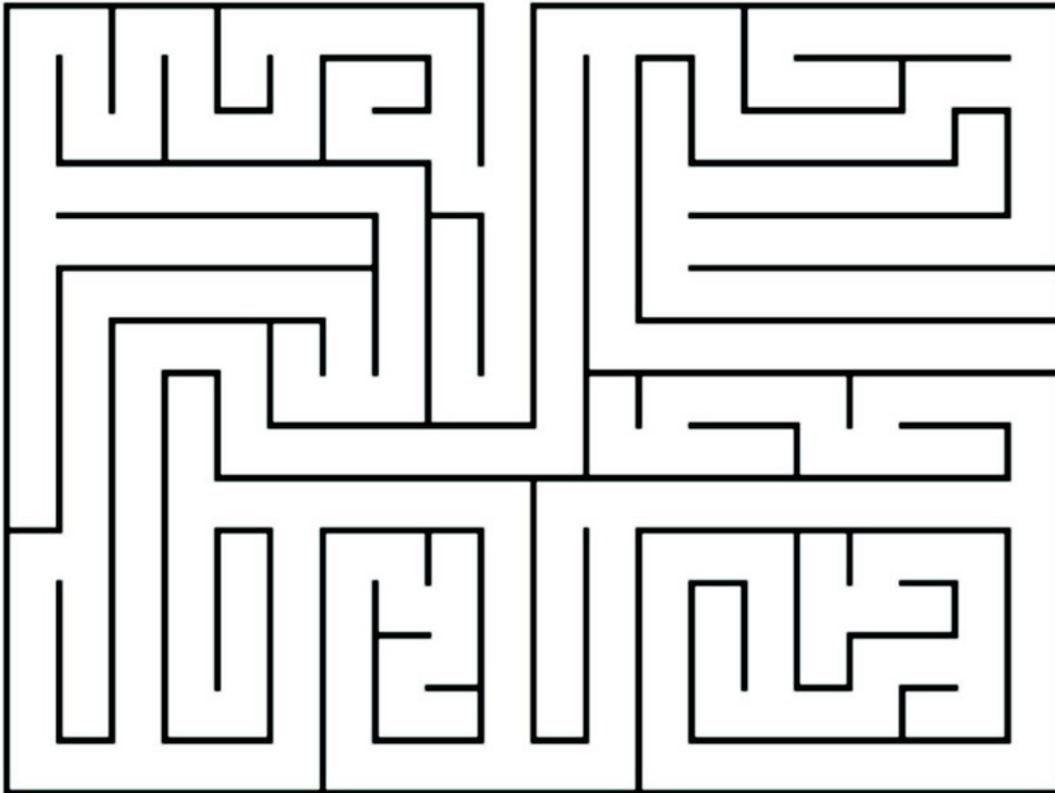


Activity 14: Money Maze Worksheet

Activity Instructions

P.T. has gotten lost on his way to the bank! Help him find the bank.

START



Activity 15: P.T.'s Find-A-Word Worksheet

Activity Instructions

In the table below you will find some important words that you need to know. The words have been scrambled and might need to be read from right to left or bottom to top.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| E | F | T | P | O | W | I | T | S | D |
| R | B | A | N | K | I | N | G | P | E |
| S | D | O | I | A | T | M | B | E | B |
| D | E | P | I | G | H | E | U | N | I |
| E | A | N | E | E | D | F | D | D | T |
| P | L | E | W | A | R | T | G | W | C |
| O | S | S | A | C | A | P | E | I | A |
| S | L | K | N | V | W | O | T | S | R |
| I | Y | A | T | X | A | S | K | E | D |
| T | E | T | S | L | L | A | R | D | P |
| C | U | R | R | E | N | C | Y | X | R |

| | | | |
|---------|------------|--------|----------|
| Banking | Spend wise | Need | Currency |
| Deposit | Debit card | Eftpos | ATM |
| Want | Withdrawal | Budget | Deals |



Teaching Aids

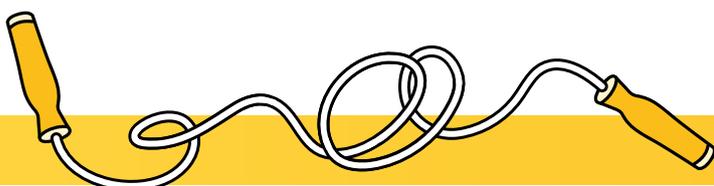
Prop Money

Teachers are reminded of the following legal guidelines around the use of prop money from the Reserve Bank of New Zealand:

If you intend to reproduce images of New Zealand banknotes, the Bank requires you to comply with the following image specifications:

- The scaling must be more than 125% or less than 75% of the real thing
- Image resolution does not exceed 72 dpi
- Only one-sided images are depicted in both print and electronic media

Further information for teachers can be found at <http://rbnz.govt.nz/notes-and-coins/issuing-or-reproducing>



Prop Money



Glossary

| Key Word / Phrase | Definition |
|----------------------------------|--|
| Advertising | A form of communication that attempts to persuade potential customers to purchase a good or service. |
| ATM | Automatic teller machine – a computerised device that allows individuals to use a bankcard to access money in their bank accounts without going into a bank. It can also be used to check the balance of a bank account. |
| Comparative Shopping/ Spend Wise | Comparing similar items to determine which product is the best product for you. In its simplest form, it involves comparing product prices, though it can also be used to compare the properties of different products. |
| Credit Card | A bank card that lets you borrow money from the bank, which you need to pay back. |
| Debit Card | A bank card that lets you spend money that you've put in the bank. |
| EFTPOS | Electronic funds transfer at point of sale – a system that allows you to directly pay for things that you buy with money that you have in the bank using a debit card. At some merchants you can also withdraw cash at the same time as purchasing a product or service. |
| Foreign Currency | The currency used in a country that is not New Zealand. |
| Needs | Something that you must have to survive. |
| Peer Pressure | The influence exerted by a peer group in encouraging a person to change their attitudes, values or behaviour to conform to group norms. |
| Saving | Putting money aside, in a bank or money box. |
| Wants | Something that you'd like to have but that you don't need to survive. |



Activity Answers

Activity 1: Coinversion

8, 1, 6, 1, 2, 3, 2, 2

Activity 1: Cash-Tastrophe!

\$1, 50c, 50c, 50c, \$10

Activity 11: Riches Riddle

Shop around

Activity 12: Spend to Your Needs

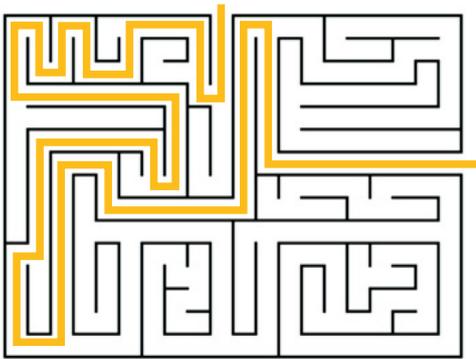
Needs: bread, dinner ingredients, water, soap, clothes.

Wants: Whistle, skipping rope, video game.

Activity 13: Word Scramble

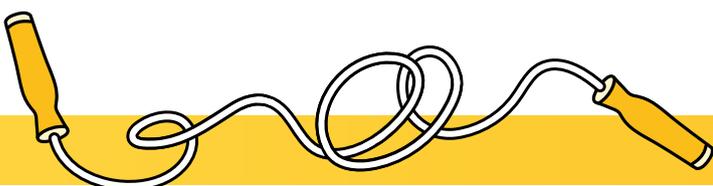
Make the bed, Do the dishes, Walk the dog, Garage sale, Fold the washing, Feed the cat

Activity 14: Money Maze



Activity 15: P.T.'s Find-A-Word

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| E | F | T | P | O | W | I | T | S | D |
| R | B | A | N | K | I | N | G | P | E |
| S | D | O | I | A | T | M | B | E | B |
| D | E | P | I | G | H | E | U | N | I |
| E | A | N | E | E | D | F | D | D | T |
| P | L | E | W | A | R | T | G | W | C |
| O | S | S | A | C | A | P | E | I | A |
| S | L | K | N | V | W | O | T | S | R |
| I | Y | A | T | X | A | S | K | E | D |
| T | E | T | S | L | L | A | R | D | P |
| C | U | R | R | E | N | C | Y | X | R |



Curriculum Matrix

Stage Zero & One Resources

| | | | | | |
|-----------------------------------|---|---|---|---|---|
| Financial Capability Progressions | | | | | |
| NZ Curriculum | | | | | |
| Level | 1 | 2 | 3 | 4 | 5 |

Stage Two Resources

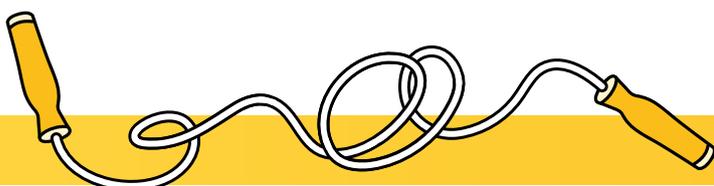
| | | | | | |
|-----------------------------------|---|---|---|---|---|
| Financial Capability Progressions | | | | | |
| NZ Curriculum | | | | | |
| Level | 1 | 2 | 3 | 4 | 5 |

Stage Three Resources

| | | | | | |
|-----------------------------------|---|---|---|---|---|
| Financial Capability Progressions | | | | | |
| NZ Curriculum | | | | | |
| Level | 1 | 2 | 3 | 4 | 5 |

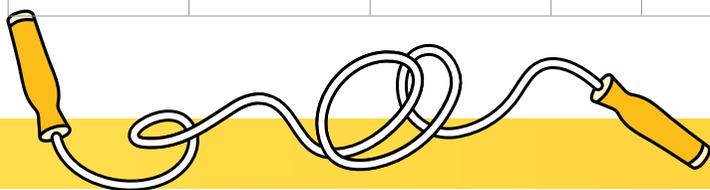
Stage Four Resources

| | | | | | |
|-----------------------------------|---|---|---|---|---|
| Financial Capability Progressions | | | | | |
| NZ Curriculum | | | | | |
| Level | 1 | 2 | 3 | 4 | 5 |



| Stage 2 Resources | Progression | Theme | Level | Learning Outcome |
|-------------------|-------------------------|------------------------------------|-------|--|
| Activity 1 | Manage money and income | Money | 1 | Use coins and notes for simple transactions – give and receive change. Discuss the purpose of money, i.e. may be exchanged for items of equal value. |
| Activity 2 | Manage money and income | Spending | 2 | Explore spending choices for a given amount of money and recognise that people’s spending choices differ, e.g. food, clothing. Discuss the concept of getting value for money when spending, e.g. when buying family groceries. |
| Activity 3 | Manage money and income | Spending | 2 | Discuss the concept of getting value for money when spending, e.g. when buying family groceries. |
| Activity 4 | Manage money and income | Spending | 2 | Explore spending choices for a given amount of money and recognise that people’s spending choices differ, e.g. food, clothing. |
| Activity 5 | Manage money and income | Budgeting and financial management | 3 | Identify regular financial commitments individuals/whānau/groups have to make. |
| Activity 6 | Manage money and income | Money | 4 | Compare different ways of paying and receiving payment for goods and services, e.g. debit cards. |
| | | Income and taxation | 2 | Identify regular and irregular sources of income, e.g. wages, gifts, prizes. |
| Activity 7 | Maange money and income | Income and taxation | 2 | Identify regular and irregular sources of income, e.g. wages, gifts, prizes. |

| New Zealand Curriculum Area | Level | Sub Area | Learning Outcome |
|-----------------------------|-------|----------|---|
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |
| Social Studies | 2 | | Understand how people make choices to meet their needs and wants. |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |



| Stage 2 Resources | Progression | Theme | Level | Learning Outcome |
|-------------------|-------------------------|------------------------------------|-------|---|
| Activity 8 | Manage Risk | Identifying and managing risk | 1 | Describe ways of keeping money safe. |
| Activity 9 | Manage money and income | Income and Taxation | 2 | Identify regular and irregular sources of income, e.g. wages, gifts, prizes. |
| Activity 10 | Manage money and income | Budgeting and financial management | 3 | Use simple money management tools to monitor a given budget, e.g. a spreadsheet. |
| | | Spending | 5 | Compare spending choices and priorities of individuals/whānau in relationship to age, circumstance. |

| Curriculum Area | Level | Sub Area | Learning Outcome |
|-----------------|-------|-----------------------------------|--|
| Health | 1 | Identity, sensitivity and respect | Demonstrate respect through sharing and cooperation in groups. |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |

